

CLAIMS

I claim:

1. A system for automatically contributing monies to a savings program upon making a purchase with a debit/credit/calling card comprising, in combination:

a scanner positioned at a point of sale for scanning universal product codes positioned on entities for sale and therefrom extrapolating a sale amount of the entities for sale;

a point of sale register positioned at the point of sale and connected to the scanner for subtotaling the sale amounts of the entities for sale, calculating a sales tax associated with the sale amounts of the entities for sale, totaling the sale amounts of the entities for sale and the sales tax, and totaling a plurality of coupon amounts, thereby generating a total sale amount and a total coupon amount;

a card reader with a display and a keypad positioned at the point of sale and connected to the point of sale register for reading a debit/credit card and ascertaining an identification of a holder of the debit/credit card, wherein the card reader is adapted to receive the total sale amount and the total coupon amount from the point of sale register;

a coin collector connected to a card reader for ascertaining an identification of a holder of the debit/credit card, the coin collector

further adapted to count and sort a plurality of coins, thereby generating a total change amount;

a phone service provider for directing calls on a telecommunication network, the phone service provider adapted for receiving information on a calling card and receiving a payment via an account associated with the calling card, the phone service provider further adapted to ascertain an identification of a holder of the calling card and calculate a savings in cost of phone calls placed with the calling card, thereby generating a total savings amount representative of a saving program contribution;

a debit/credit provider connected to the card reader and the coin collector for receiving the total sale amount, the total coupon amount, the total change amount and the identification of the holder of the debit/credit card, the debit/credit provider further adapted for, in a first mode, calculating a percentage of the total sale amount representative of the savings program contribution, in a second mode, calculating a difference between the total sale amount and a rounded up dollar value which is in turn representative of the savings program contribution, in a third mode, using the total coupon amount to be representative of the savings program contribution, in a fourth mode, using the total change amount to be representative of the savings program contribution; and

a saving program provider connected to the phone service provider and the debit/credit provider for receiving the savings program contribution amount and the identification of the holder of the corresponding card and further contribute the savings program

contribution to an investment of the holder of the corresponding card.

2. A system for automatically contributing monies to a savings program upon making a purchase comprising:

an input device for generating an identification signal for identifying an account holder and a monetary signal monetary amount;

a service provider connected to the input device for receiving the identification signal and the monetary signal for calculating signal representative of a savings program contribution based on the monetary amount; and

a saving program provider connected to the service provider for receiving the signal representative of the savings program contribution amount and further contribute the savings program contribution to an investment of the holder of the corresponding card.

3. A system as set forth in claim 2 wherein the input device includes a card reader.

4. A system as set forth in claim 2 wherein the input device includes a point of sale register.

5. A system as set forth in claim 2 wherein the input device includes a coin counter.

6. A system as set forth in claim 2 wherein the monetary amount includes a percentage of a total sale amount at a point of sale.

7. A system as set forth in claim 2 wherein the monetary amount includes a difference between a total sale amount at a point of sale and a rounded up dollar value.

8. A system as set forth in claim 2 wherein the monetary amount includes a total coupon amount at a point of sale.

9. A system as set forth in claim 2 and further including a coin collector adapted to generate a total change amount which is representative of the monetary amount.

10. A system as set forth in claim 2 wherein the monetary amount includes savings in cost of phone calls placed with a calling card.

11. An article of manufacture:

a computer usable code having a computer readable program code means embodied therein for automatically contributing monies to a savings program upon making a purchase, the computer readable program code medium in said article of manufacture comprising:

computer-readable program code for causing a computer to receive a signal representative of a monetary amount,

computer-readable program code for causing a computer to calculate a saving program contribution amount from the monetary amount, and

computer-readable program code for causing a computer to send a signal representative of the saving program contribution amount to a saving program provider.

12. An article of manufacture as set forth in claim 11 wherein the monetary amount includes a total sale amount at a point of sale and further wherein the computer-readable program code for causing a computer to calculate a saving program contribution amount from the monetary amount is further adapted to calculate a percentage of the total sale amount at the point of sale.

13. An article of manufacture as set forth in claim 11 wherein the monetary amount includes a total sale amount at a point of sale and further wherein the computer-readable program code for causing a computer to calculate a saving program contribution amount from the monetary amount is further adapted to calculate a difference between the total sale amount at the point of sale and a rounded up dollar value.

14. An article of manufacture as set forth in claim 11 wherein the monetary amount includes a total coupon amount at a point of sale and saving program contribution is equal to the total coupon amount.

15. An article of manufacture as set forth in claim 11 wherein the monetary amount includes a total change amount collected from a coin collector and saving program contribution is equal to the total change amount.

16. An article of manufacture as set forth in claim 11 wherein the monetary amount includes savings in cost of phone calls placed with a calling card and the saving program contribution is equal to the savings in cost.

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